Senate Bill 476

By: Senators Miles of the 43rd, Jones of the 10th, Butler of the 55th, Thomas of the 2nd, Seay of the 34th and others

## A BILL TO BE ENTITLED

## AN ACT

To amend Chapter 5 of Title 49 of the Official Code of Georgia Annotated, relating to programs and protection for children and youth, so as to enact the "PeachKids—Health Insurance for All Georgia Children Act"; to provide for a short title; to provide for definitions; to provide for the creation of the PeachKids health care insurance plan; to provide for eligibility, health care services, and payment of premiums and copayments; to provide for contracted services; to provide for health care provider enrollment; to provide for application for funding sources; to provide for rules and regulations; to provide for

construction; to provide for an annual report; to provide for related matters; to repeal

9 conflicting laws; and for other purposes.

## BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

12 Chapter 5 of Title 49 of the Official Code of Georgia Annotated, relating to programs and

protection for children and youth, is amended by adding a new article to read as follows:

14 "ARTICLE 13A

15 49-5-275.

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- 16 This article shall be known and may be cited as the 'PeachKids—Health Insurance for All
- 17 Georgia Children Act.'
- 18 49-5-276.
- 19 The General Assembly finds that a large proportion of children in Georgia do not currently
- have access to affordable or adequate health care. Without access to health care, a child's
- 21 ability to reach his or her full physical and educational potential is hindered. The General
- Assembly finds and declares the provision of adequate health insurance coverage to be in

1 the public interest and further declares the establishment of the program pursuant to this

- 2 article to be a desirable and economical means of increasing access to affordable and
- 3 adequate health care.
- 4 49-5-277.
- 5 As used in this article, the term:
- 6 (1) 'Department' means the Department of Community Health.
- 7 (2) 'Medicaid' means medical assistance provided under Article 7 of Chapter 4 of this
- 8 title, the 'Georgia Medical Assistance Act of 1977.'
- 9 (3) 'PeachCare' means the PeachCare for Kids Program created by Code Section
- 10 49-5-273.
- 11 (4) 'PeachKids' or 'program' means the PeachKids health care insurance plan created by
- 12 Code Section 49-5-278.
- 13 49-5-278.
- 14 (a) There is created the PeachKids health care insurance plan to provide health care
- insurance for children in families with income at or above 235 percent of the federal
- poverty level.
- 17 (b) Children who meet all of the following criteria shall be eligible for PeachKids which
- shall be administered by the department:
- 19 (1) Children from birth through 18 years of age in families with a family income at or
- above 235 percent of the federal poverty level;
- 21 (2) Children who are not eligible for medical assistance under Medicaid, PeachCare, or
- 22 medicare;
- 23 (3) Children who are residents of the State of Georgia and citizens of the United States
- of America; and
- 25 (4) Children who have not been covered by health insurance for the immediate previous
- six months, unless the child is less than six months of age or the child's parent has been
- 27 involuntarily separated from his or her employment or his or her employer has
- discontinued health insurance coverage as an employee benefit.
- 29 Children of families whose annual income has increased to prohibit their participation in
- Medicaid or PeachCare shall be entitled to enroll in PeachKids without penalty or waiting
- 31 period.
- 32 (c) PeachKids shall offer substantially the same health care services and coverage
- available to children under PeachCare.

1 (d) The department shall require payment of premiums for participation in PeachKids as

- 2 follows:
- 3 (1) Forty dollars per month per child up to a total family maximum of \$80.00 for children
- 4 in families with a family income determined to be under \$100,000.00 per year;
- 5 (2) Sixty dollars per month per child for children in families with a family income
- 6 determined to be between \$100,000.00 and \$114,999.00 per year;
- 7 (3) Seventy dollars per month per child for children in families with a family income
- 8 determined to be between \$115,000.00 and \$129,999.00 per year;
- 9 (4) Eighty dollars per month per child for children in families with a family income
- determined to be between \$130,000.00 and \$149,999.00 per year; and
- 11 (5) Ninety dollars per month per child for children in families with a family income
- determined to be \$150,000.00 or more per year.
- 13 (e) The department shall set copayment requirements for participants for services
- provided under PeachKids which shall not exceed the following:
- 15 (1) Ten dollars for each visit to a health care provider who is not a specialist and 5
- percent of the cost of a prescription drug for families earning less than \$100,000.00 per
- 17 year;
- 18 (2) Twenty dollars for each visit to a health care provider who is not a specialist and 15
- percent of the cost of a prescription drug for families earning between \$100,000.00 and
- 20 \$114,999.00 per year; and
- 21 (3) Twenty-five dollars for each visit to a health care provider who is not a specialist and
- 22 20 percent of the cost of a prescription drug for families earning more than \$114,999.00
- per year.
- 24 (f) The department, through the Department of Administrative Services or any other
- appropriate entity, may contract for any or all of the following: collection of premiums,
- processing of applications, outreach, data services, and evaluation, if such contracting
- 27 achieves administrative or service cost efficiency. The department, and other state agencies
- as appropriate, shall provide necessary information to any entity that has contracted with
- the department for services related to the administration of the PeachKids plan.
- 30 (g) Any health care provider who is enrolled in the Medicaid program shall be deemed to
- 31 be enrolled in the program.
- 32 (h) The department is encouraged to apply for any public, nonprofit, or private funding
- which may be available to subsidize the cost of PeachKids to the state.
- 34 (i) The department may promulgate such rules and regulations as it deems necessary to
- 35 effectuate this article.

(j) Nothing in this article shall be interpreted in a manner so as to preclude the department 2 from contracting with licensed health maintenance organizations or provider sponsored 3 health care corporations for coverage of program services and eligible children. The 4 department may require enrollment in a health maintenance organization or provider 5 sponsored health care corporation as a condition of receiving coverage under the program. 6 (k) The department shall publish an annual report, copies of which shall be provided to the 7 Governor and the General Assembly, setting forth the number of participants in the 8 program, the health care services provided, the amount of money paid to providers, and 9 other pertinent information with respect to the administration of the program."

10 **SECTION 2.** 

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11 All laws and parts of laws in conflict with this Act are repealed.